

Jeenee Mobile Financial Hardship Policy

Background

This Policy sets out how we will work with our customers who are experiencing cases of Financial Hardship. This Policy has been developed in accordance with the requirements of the Telecommunications Consumer Protection Code C628:2012 and capitalised words have the same meaning as set out in the Code.

Policy

Financial Hardship may occur to anyone, including our customers at any time and for reasons that are not necessarily within their control. Jeenee Mobile is committed to ensuring that customers experiencing Financial Hardship are afforded empathetic and appropriate options tailored to their individual circumstances and aimed at providing a mutually agreeable solution. Our Financial Hardship Policy outlines the process that we will undertake with our customers (and former customers) that may be experiencing Financial Hardship.

Policy Detail

1. How Financial Hardship is defined

The Telecommunications Consumer Protection Code C628:2012 defines financial hardship as:

“A situation where:

- a) A Customer is unable to discharge the financial obligations owed by the Customer under their Customer Contract or otherwise discharge the financial obligations owed by the Customer to a Supplier, due to illness, unemployment or other reasonable cause, and
- b) The Customer believes that they are able to discharge those obligations if the relevant payment arrangements or other arrangements relating to the supply of Telecommunications Products by the Supplier to the Customer are changed.”

2. How we will apply this Financial Hardship Policy?

We will apply this Policy to our Customers (or former Customers) are experiencing genuine Hardship. Genuine Hardship means that you satisfy both of the following criteria:

- i. You, our customer, or former customer, are unable to meet your financial obligations to Jeenee Mobile because of illness, unemployment or some other reasonable cause, and
- ii. You believe that you will be able to meet those financial obligations if your arrangements with Jeenee Mobile are changed.

This Policy may not apply to you if you are simply experiencing temporary payment difficulties. In that event, you should contact our Jeenee Mobile Help Centre on 1300 054 631 to discuss the situation. We will let you know if you do not meet the assistance criteria, or if we need further information on which to make that assessment.

3. What are some causes of Financial Hardship?

Financial Hardship involves an inability by you, our customer, to pay bills, rather than an unwillingness to do so. Customer hardship can arise from a variety of situations. Hardship can be either of limited duration or long term. To illustrate, several of the common causes are listed below.

Hardship can result from a number of factors including:

- Loss of employment by the consumer or family member.
- Family breakdown.
- Illness including physical incapacity, hospitalisation, or mental illness of the consumer or family member.

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- A death in the family.
- Abuse of the service by customer (eg. from use of 190X numbers, GPRS).
- Abuse of the service by a third party leaving the customer unable to pay the account.
- Natural Disaster.

4. How can Jeenee Mobile help?

In times of genuine Hardship, customers and/or their financial counsellor deserve easy access to empathetic and skilled staff who can promptly address their circumstance or concerns. We have a number of staff trained in handling financial hardship requests, these staff members will work with you or your financial counsellor to reach a mutually reasonable financial arrangement.

You may also wish to speak to a government funded financial counselling service such as Commonwealth Financial Counselling via their website:

<http://www.fahcsia.gov.au/our-responsibilities/communities-and-vulnerable-people/programs-services/commonwealth-financial-counselling-cfc>

In addition to face-to-face services, access to financial counselling services is available through the national helpline on **1800 007 007**.

5. How will Jeenee Mobile assess applications based on financial hardship?

We will assess an application for a change in arrangements based on financial hardship by taking into account matters such as:

- i. the nature, extent and duration of your financial hardship;
- ii. the amount of any current debt to Jeenee Mobile
- iii. the nature of the service you acquire from Jeenee Mobile; and
- iv. your ability to make payments to reduce a current debt and to meet any ongoing financial obligations to Jeenee Mobile.

We will work with you to reach an agreed financial arrangement. The basic principle of an agreed financial arrangement is that the repayment should be sufficient to cover expected future use of the service (as adjusted to ensure your financial position does not worsen over a reasonable period of time) as well as providing continued reduction of debt (i.e. you should not be going into further debt under the arrangement).

Some of the ways we might be able to assist you include: payment plans, limiting your service usage types or moving you to a different type of plan. Of course everyone's circumstances are different and we will work with you to try and provide a mutually reasonable solution.

6. Contact

If you wish to enquire about, or make a Financial Hardship application you should contact our Credit Services Team on: **1300 054 631** (free from your Jeenee Mobile)

Our Credit Services Team hours of Operation are Monday – Friday, 9am to 5pm AEST

7. Information required

In order to adequately assess your application for Financial Hardship, we will need information about your income, assets and liabilities, as well as the nature and expected duration of your financial hardship. You may need to complete a Financial Hardship Application Form. We will send this to you if we feel this is necessary to assess your application.

We may also request that you send us additional information or documentation. You should be aware that, where the requested information or documentation is not provided to us, we may not be able to make an assessment of your Financial Hardship application.

The provision of false or incomplete information may result in us cancelling any Financial Hardship arrangement we have made.

The completed form should be sent to:

By Email: credit@jeenee.org.au
By Mail: Financial Hardship Applications
 PO Box 253,
 Parramatta, NSW, 2124

8. Assessing your request

We will assess your request for Financial Hardship assistance within 7 Working Days after receipt of the final information and documents requested by us. In assessing your application we will rely on the information which you provide to us as well as any other relevant information available to us. There is no charge for making an application or for administration of any agreed financial arrangement.

We will let you know the outcome of our assessment and the details of any financial arrangement in writing. Any such arrangement will not come into operation unless and until it is agreed with you.